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Too few of us are aware of the high economic growth rates of African countries and their system with only physical outlets and access to the internet only via desktop computers in their economic development. Can you imagine the ingenuity and power of innovation that has been released without Basel III und Solvency II restrictions?

Mobile money?
An African invention
M-Pesa?
First mobile bank, founded in Kenya already in 2007. Today world market leader, transacts 44% of Kenya’s GDP.

M-Kopa?
Not connected to the electricity grid, but to the mobile phone network.

E-Cow?

Brck?
Builds school classes with laptops and WIFI networks on the countryside.

Ushadhidi?
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ORGANIZERS

ECOTEC makes collaboration in Emerging Countries work. We bring together many years of working experiences with companies and organizations at the interface with emerging countries, top management expertise and partnerships with leading European management institutions.
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The Living Lab is a co-creative space for researchers and experts who have a common interest in sustainable urban change, and take part in research for innovation processes.
www.livinglab.co.ke
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The Learning Journey

The Learning Journey took place in Nairobi, the capital city of Kenya, a country in East Africa. The immersive and contextual approach of the journey was aimed at exploring the innovation, entrepreneurship and research opportunities available in Nairobi. The delegation included participants from Austria and Germany, who actively engaged with local innovators to foster partnerships and learn about the opportunities of the Silicon Savannah.

The four-day Learning Journey had the following themes:

Day 1
Approaching
Mon. 29. Jan.

Day 2
Digital Africa
Tue. 30. Jan.

Day 3
Urban Africa

Day 4
Co-creation
Thu. 1. Feb.
Context Mapping

Getting to know participants’ interest areas

The journey kicked off at the University of Nairobi, where participants took part in a context mapping session to identify their areas of interest in accordance with the investment sector in Kenya.

These investment sectors were: Tourism, Logistics, Manufacturing, Real Estate, Financial Services, ICT, Energy, Agriculture, Infrastructure, Education, Health, PR and Branding.

Participants also mentioned what they would like to accomplish on the Learning Journey and these included:

“To learn something new”,
“Feel enriched”,
“Meet new, interesting people”
“Leaving you guys behind interested!”

The context-mapping was followed by a series of lively presentations from key industry players in Kenya.
KONZA TECHNOPOLIS
David Mugambi
Investment opportunities at Konza.

Konza Technopolis is a sustainable, world class technology hub and a major economic driver for the nation, with a vibrant mix of businesses, workers, residents and urban amenities. It aims at strategically positioning Kenya as a global destination for Business Process Outsourcing and Information Technology Enabled Services (BPO/ITES) and propel Kenya into a mid-income economy by 2030.

Q & A:
• Who is investing in the infrastructure at Konza?
  Mainly the Kenyan government in partnership with other investors.
• Has the Konza team had learnt from other hubs in the world? The team has benchmarked with Kolkovo in Russia, and Dajon in South Korea.
• Isn’t Konza too far from the capital city Nairobi? Yes it is, but the Technopolis needed a vast track of land that was unsettled and thus the selection of Konza as the appropriate location.
KENINVEST
Mwalimu Musee

Kenya Investment authority (KenInvest) is a statutory body established in 2004 with the main objective of promoting investments in Kenya. Musee’s presentation covered a macro view of the investment opportunities in various sectors including: Agriculture, Manufacturing, Tourism, ICT, Mining and Education. He further highlighted that Kenya is a strategic location with access to the sea, a relatively well-developed infrastructure with ample human resource.
Career Connections is a team of experts that help organizations at the critical intersection of talent acquisitions, selection and development of people. According to Zia and Madeline, management is more often looking into getting soft skills as opposed to technical skills. This means that talent mindset and recruitment strategies are changing. To support this changes, career connections has collected and analysed data from 10,000 Kenyan professionals.

Q & A

• Do you also collect data from professionals in the informal sector given that it is a much larger sector that the formal sector in Kenya? No. Data from the informal sector would of course differ from the current data from the formal sector.

“Kenyan Leaders tend to be inquisitive and are willing to learn.”
Dr. Dan Orwa
UNIVERSITY OF NAIROBI,
School of Computing and Informatics
Medical Informatics

Dr. Orwa stated that out of 9700 health facilities in Kenya, only 600 have digital records. Investments are therefore required at the bottom tier of facilities. One such investment would be in an Electronic Management Inventory (EMI) accessed by the end user typically in the form of either a tablet or mobile phone.

Q & A:
• Are refugees included in this records system? Yes, as this information is also gathered from the health centers which are based in Kenya’s refugee camps.
• Are women’s and young girls’ health needs also integrated? Yes. Various initiatives target various groups such as women, young girls and orphans. One insight is that

“Most data from the manual Health Management Information System in Kenya is that of women as men are reluctant to visit health centres or hospitals”.
According to Beatrice, Kenya is a one-stop-shop for investment. However, the country has lost majority of its East African markets to China which has infiltrated. There are therefore opportunities to improve products and services locally through value addition. Beatrice referred to the vast resources that the country has to offer, which are currently exported as raw goods and materials.

Q & A:
• How would you deal cheap imports competing with local productions? Increase export duties on raw materials to facilitate adding value to raw materials and make these products also more competitive within the borders.

“Kenya is a one-stop-shop”
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Trivia

At the end of the session of presentations and talks, participants were engaged in a trivia.

• The Austrian visitors were asked to name 2 counties in Kenya.
• The Kenyans were asked to name a Swahili word of German origin.

There were two smart winners who were presented with a gift!
Field trip
For the first field trip, the participants visited two businesses in the city: A modern co-working space (Nairobi Garage), and a start-up company focused on renewable energy (Pawame).

I. NAIROBI GARAGE- Co-working space

Nairobi Garage is a creative co-working space for entrepreneurs, growing businesses and supporters of innovation in all its forms. The space has a community filled with Nairobi’s most exciting start-ups and tech companies, as well as a host of freelancers, consultants and investors. The start-ups usually use the spaces for 2-3 years and most of these start-ups have international partners as investors. This Nairobi garage is the largest co-working space in Africa with 50,000 square feet available both in their Westlands and Ngong road offices, hosting a total of 130 companies.

The participants engaged with entrepreneurs from three start-ups based in the Ngong road branch: Trine, BuuPass and TTA.
TRINE - Solar Products

Trine as a start-up is looking to solve the problem of lack of capital for the local solar entrepreneur. They are doing this by connecting investors in Europe with solar entrepreneurs in emerging markets.

Q & A:
• How is Trine planning to penetrate the interior regions/rural homes? They are involved in client product education and demonstration at site and they engage the clients frequently as part of their customer care.

"1.1 Billion people in the world have no access to electricity."

BUUPASS - Digitizing Public Transport

The start-up is involved in creating and managing an app that enables the digitization of public transport that allows customers to buy tickets online and pay via M-pesa. Their booking system is an online solution for the customers using the Standard Gauge Railway (SGR) and an intercity/country bus company.

Q & A:
• How are all the logistics done? We have integrated the app with the already existing systems that the bus/train companies have. We also have USSD CODES that are used for the bookings.
• What is your business model? We have an agreement with the companies where payment is commission based and on revenue share.
TTA – TRAMA TECHNO AMBIENTAL

This is a start-up in Kenya that is a service provider for micro grids for solar energy. TTA’s projects use a bottom-up approach by working with local community leaders and authorities. In addition, they liaise with the Rural Electrification Authority office to identify villages in need.

Q & A

- Do the customers pay for the solar energy? Yes. There is guiding payment done by TTA based on the ability of the consumer to pay.
Pawame (pronounced as ‘Pawa’ - ‘mi’) is currently one of the 30 off-grid home solar provision companies aiming to electrify many of the 50 million households in Sub-Saharan Africa that do not have access to grid power. So far, the company has sold 4000 units of its home-solar systems to primarily rural households. Its competitive advantage is a pay-as-you-go-system and a high-quality customer support.

Q & A:
- How is Pawame informed of customer needs? Through direct contacts with existing and potential customers. A system of local agents in rural counties is in place.
- Does Pawame have a solution to get rid of the e-waste from old appliances? As all the other suppliers, the company has no e-waste solution yet. But it will educate their customers how to dispose e-waste.
The participants braved the Nairobi rush hour evening traffic as the delegation headed to the Austrian Residence for a reception designated for them. It was a chance to get a taste of home in Africa, to network with important personalities, and to get that formal welcome from the local representation of their home country.
At the reception, the delegation mingled with envoys and some invited Kenyan executives. Auma Obama, who is back in Kenya after years in Germany, needed no introduction! She engaged the visitors on their views of their learning for the day. Participants described the day as: “Innovative”, “Creative”, “Fast”, “Insightful”, “Informative”.

Some opinions from the participants were:

“This was an eye opener journey where on day one we got to see what Africa has to offer as opposed to what we frequently see on international news reports on wars, and famine.”

“This journey was a starting point, the beginning of knowing the areas that had potential and to know what some probable areas could be to pursue investor interest.”

“My role would be that of an ambassador for Africa when he got home; the causal effect would be gradual as this was just the beginning of the Learning Journey”.

Auma Obama further emphasize growth potentials and emerging opportunities in Kenya. She pointed out that:

“Despite Donor Aid, Africa is growing”. “We think local, act local and also global!”
Summary

Between 2000 and 2015, Sub-Saharan Africa’s economies have grown threefold and income per capita has doubled. Extreme poverty has come down from almost two thirds of the population to one third. Big conflicts and wars on the continent have diminished from over 30 in 1990 to less than 10 today.

Kenya’s economy has had stable growth rates of between 4.5 and 6% in the last years. Income per capita grew from 1800 USD in 2000 to 3500 USD in 2017 (in purchasing-power-parity). Kenya is considered the leading economy of the thriving East African Community which has a total of around 170 million people.

African economies have joined global value chains, and the African middle class has logged into the global knowledge society.

“During the recent decades, African countries have become part of the inter-connected global society.”
Fieldtrips were made to some of the most influential organisations in the digitalisation of Kenya, including the prolific Safaricom Kenya Limited, and the pioneer of the digital startup movement in Kenya, iHub. The insights on this day were deeper and wider in scope and shone a light on the recent history, momentum and foreseeable future of digitalisation in Kenya.
I. SAFARICOM KENYA LIMITED

At Safaricom Limited, the delegation was welcomed by the Head of Strategy, Ken Okwero, and his team. Ken emphasized that Safaricom is a purpose driven company, building a more sustainable world for people and for profit. The main attraction was the story of M-Pesa (Safaricom’s world renowned mobile money transfer system), and how this innovation is changing lives as well as making profits for the company. M-pesa is about “moving money fast and enabling the customer to make money payment solutions in real time”.

In Kenya, “you are always 5-7 minutes away from an M-Pesa agent”. This is one of the highest penetrations of services in the world.

Q & A:

• Does M-Pesa cause a redundancy of opening traditional bank accounts? M-Pesa is beyond the traditional bank account and enables one to have a digital wallet. Further, Safaricom does work in collaboration with banks to offer credit services via mobile money.
• Why does M-Pesa money transfer work better than that of traditional banks? The level of engagement with users is different and the cost of setting up was cheaper as compared to setting up the banking system. The disruption of the M-Pesa system has caused a change in the banking system.
Rita Okuthe, the Director of Enterprise Business Unit at Safaricom emphasized that “For something to take off in Sub-Saharan Africa, it has got to be simple. People have to understand it”.

Safaricom knows very well that when solving problems, it is important to solve problems of Kenya in Kenya. Not elsewhere. The same applies for any particular country.

Q&A
• How about the recruitment of staff at Safaricom? What was considered in the candidates? At Safaricom, recruited employees were not just talented but also individuals who were risk takers.

To conclude the interactive session, the Safaricom Acting CEO, Joe Ogutu, said that the company emphasized on having a big vision. It does this by using technology to transform lives with the focus on the customer. This is enabled by having an able team that shares in this vision.

The delegates verdict:

“It is great to see some African countries leading the way!”. 
II. NaiLab

Sam Gichuru, the CEO of Nailab, welcomed the delegation. He explained that Nailab is an accelerator and incubator. It offers an entrepreneurship program focusing on growing innovative technology driven ideas through providing business advice, technical training and support, professional mentoring and coaching. They also give access to markets and foster strategic partnerships as well as linking entrepreneurs to investors.

Nailab has investors from Europe, Germany, Netherlands, Belgium and Norway who give grant funding to support the startups. Sam mentioned that the two companies that were incubated in their most recent accelerator program are already profitable ventures with sustainable business models.
BRCK creates rugged wireless WiFi devices designed and engineered in Kenya for use throughout emerging markets. They have a team of software developers, engineers and technologists that they need in Nairobi. This way they make sure that they are building devices that fit into the infrastructure needs – where electricity and internet connections are problematic in both urban and rural areas.

Eric Hersmann, the CEO of BRCK spoke about a number of devices and systems that they have developed for the Kenyan market such as the Kio Kit and Kio tablets, the Moja operating system, and the Kio system. Eric referred to the company innovations as “faster, more reliable and cheaper”.
IV. iHub

The iHub was founded in 2010 and it is a globally recognized organization that is deeply steeped in the local tech innovation culture of Kenya. It is fair to say that the iHub has been the main catalyst for regional tech acceleration and a role model for tech hubs across emerging markets. Nekesa Were, the Director of Community, expounded on the fact that iHub is a reactive center that looks into: research, co-working, acceleration and coaching.

Over the last 6 years: 24 startups have gone through the iHub accelerator program. 500 products have been realized from the 200 start-ups that have passed through the co-creative spaces and accelerator programs.
Digital transformation in Africa
by Dr. Bitange Ndemo

A distinguished member and contributor of the digital fraternity in Kenya, Dr. Ndemo gave this talk on digital transformation in Africa. He has a PhD in Industrial Economics and is an author and influencer. He served as a Permanent Secretary in the Kenyan government from 2005-2013 and was in-charge of ICT. He is seen as one of the “enablers” of M-Pesa and the digital transformation in Kenya.

He spoke about initiating the development of undersea cables into East Africa, the Kenyan Open Data initiative and enabling M-Pesa.

Dr. Ndemo also gave insights into Big Data and Blockchain developments. When you innovate you need to start with the unknown and only then work with the known. And not the other way around.

*His take on the impact of many Chinese in Kenya?*
The Chinese have a good cultural training that is embedded even in the work that they do. People follow good role models.
Urban Nairobi
An exposition & Bus Tour
with Baraka Mwau

Baraka Mwau’s is an urban planner with extensive knowledge on the urban and Infrastructure development of Nairobi. During a bus tour that started at the iHub and ended at the Karen Hub mall, Baraka spoke about the developments in the city of Nairobi and explained the various infrastructure models and areas in Nairobi, with regards to commercial and residential property. During the tour, he engaged the audience in an interactive session on the opportunities and challenges of real estate in Nairobi.
Summary

The ubiquity of mobile phones has jump-started Africa's digital transformation. In the early 2000s, the rolling out of mobile phone networks has given access to communication to several hundred million people. A few years later, “mobile banks” have given them access to the money economy.

Kenya has taken the lead: Safaricom founded the first mobile bank in 2007, disrupted the way how financial transactions were done and has become a role model as a purpose-driven company.

Mobile money as a basic technology has led to other unexpected innovations, in the energy, education, health and other areas.

In African countries the digital transformation is much less hampered by old technologies and vested interests. Europe can learn from digital Africa, because:

“In Africa the digital transformation addresses human needs much more directly.”
Day 3

03 Urban Africa

Building on the bus-tour of the previous day, presentations and field trips on day three painted a contextual picture of the broad spectrum of urban forms and economies in Nairobi.
New forms of African-European business relations Talk by Dr. Njenga

Dr. Njenga is the Founding Dean of Strathmore Business School. He is currently involved in public policy and Public-Private-Partnerships. Dr. Njenga stated that the economic space in Africa is rising but was facing a downturn in growth. Africa has a lot of resources that are available but lacks skilled leadership and capacity. By 2030, the African population is forecast to rise to 2.4 billion people.

There is a need for global investors to look into Africa. Typical growth sectors and technologies: Telecommunication, Health, Big Data, Block Chain, Agriculture, Education and Energy.

Since Rwandan President Kagame is heading the African Union, the development of regional economic zones has priority. African investments were outward looking but are coming back now. More and more businesses are owned by Africans.

The answer lies in free trade. Europeans shall come down from the cloud. With better ideas for economic development. There is a “natural merger”. But, of course, real economic engagement needs a long-term perspective.
Trajectory of the Middle class
Billy Kahora, Editor KWANI TRUST

Kwani Trust is a Kenyan based literary network dedicated to developing quality creative writing and committed to the growth of the creative industry through the publishing and distribution of contemporary African writing.

Billy Kahora, the Managing Editor of Kwani explained the urban setting in Nairobi in story form. His perspective was on the changes seen in his childhood neighbourhood that was first connoted to belong to the middle class. Today it has been overrun by semi-permanent structures that bring in the aspect of lower middle-income earners or even low-income earners living there.
iLabAfrica is a new Center of Excellence in ICT Innovation, Entrepreneurship & Incubation, and Policy Research for Africa, an independent entity in the Faculty of Information Technology (FIT) at Strathmore University.

The Learning Journey delegates were given a tour around the lab premises and got to speak with a few incubates who were on the ground. Most of the incubates were Master’s students and PhD candidates with their own projects. The Director, Dr. Joseph Sevilla, met the delegates and gave an introductory speech.
II. TUNAPANDA INSTITUTE

Tunapanda is an educational institute based in Kibera informal settlement. It is a sustainable venture serving the youth of Kibera. Tunapanda is a Swahili word which means “To Grow”. The programme at the institute is a 3-month intensive learning experiences in tech, design, and business at no cost to the trainees. To date the institution has graduated over 100 young people.

Maureen Moraa who is the Tunapanda Lead Link in Training, further explained Tunapanda’s roles and the various projects they had been involved in such as CODEBUS, TECH DADA, and as well as participation in collaborative ventures such as Nairobi EdTech Start-up Weekend.

It is a self-sufficient institution running from the cash made from building products such as websites for their clients.
III. KATWEKERA VILLAGE KIBERA

The Learning Journey delegates were then taken on a social tour around one of the villages in Kibera as part of the immersive experience, so as to understand how a typical member of the low tier income level lives, works and is able to meet all their basic needs.

On the way, the delegates visited a Jua Kali (informal) workshop that produces bone jewellery for sale to the Nairobi local market and some international markets. The artisans were able to briefly explain their working methods and processes of turning large cow and camel bones bought from the local slaughter houses into wearable jewellery.

The delegates then went on to visit Irene (not her real name) in her house. As a sole breadwinner, she sells soup and boiled cow leg meat at a makeshift shop along the roadside not too far from her house. She makes on average of 8 Euros a day from her food sales.

Irene has no electricity connected in her house and she uses her ‘feature’ phone to light up her home in the evening. This phone also doubles as her radio, her means of communicating with clients and family back at home and as her mode of facilitating payments via M-Pesa.
The day ended with a 2-hour evening game drive to the Nairobi National Park.
Summary

Africa has already over 50 cities with more than one million residents. Lagos, Kinshasa, Cairo, Luanda, Johannesburg have become mega agglomerations. Alongside huge challenges, new economic opportunities and social changes are emerging. Africa’s middle class of currently 400 million people is deemed to double or even triple in the next 15 years. It is therefore obvious that urbanization will continue to shape African societies. Nairobi with its 3.5 million inhabitants has become a hotspot where companies, universities, start-ups and other initiatives connect, link and shape the digital transformation.

“Europe’s natural partner in Africa are people from the ‘middle’. They pursue the same interests, for security, for freedom, for prosperity, for meaning.”
04 Co-Creation

This was a chance to consider foreign business presence in Kenya, and to illustrate the mechanisms that foster foreign investment.
DELEGATION OF GERMAN INDUSTRY AND COMMERCE IN KENYA (AHK).

AHK represents German business interests by promoting Germany as a business location. It is in their mandate to promote bilateral business relations through advocacy and lobbying with state institutions and government bodies.

The Learning Journey delegates were welcomed to the AHK offices by the Country Director Ms. Maren Diale-Schellschmidt. The discussions included the Kenyan economy, its regional dominance, GDP growth in trade value, skills and manpower, and the presence of German businesses in the region.

The German Business Association Kenya at AHK is a locally established institution that is also open for non-German organizations to become members.
Nairobi’s Eastleigh area is an example of how urbanisation is generating some of Africa’s more unexpected development pathways. It is in many ways a contradictory accident of a neighbourhood that morphed into a transnational bazaar powered by pastoralist capital. It was the worthy subject of Prof Neil Carrier’s new book, Little Mogadishu: Eastleigh, Nairobi’s Global Somali Hub.

The Learning Journey delegates visited several Somali-Kenya owned businesses to interact with the merchants with the aim of trying to understand the business dynamics in Eastleigh.

They were engaged with three merchants, Mohamud, Ali and Hussein about their various businesses that are involved in importing cosmetics and beauty products for sale in Kenya and in other parts of Africa.
Confucius Institute is an education organization, with a mission of helping the people in the world to learn Chinese language and the culture of China. It was launched as the first Confucius Institute in Africa.

Prof. Madara Ogot initiated the session with a brief talk on China in Africa where he discussed about China's commercial and development programs in Kenya.

The director of the Confucius Institute then gave remarks and expounded further about the mandate at the Confucius Institute. The delegates also had a chance to go around the Institute and its facilities.
Summary

The environment has changed, African-European relations will have to change. To carry on with development aid? To pursue a policy favoring big shareholder–value driven companies? China has done differently. A huge macro-political deal has changed the face of Africa. And has brought more than 10,000 Chinese companies to African countries.

The inter-connected global society calls for a European response which might be labelled ‘agile’: delight your partners, obey joint values, create horizontal communication, go in small steps, with autonomous units, scale with digital technologies.

To European companies, NPOs and other initiatives and institutions:

“Swarm out, link-up and collaborate with local African organizations - and co-create.”
# The Living Lab Team

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<thead>
<tr>
<th>Facilitators from the Living Lab</th>
<th>Role</th>
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<tbody>
<tr>
<td><strong>Maryanne Akoth</strong></td>
<td>Project Lead: Vision and Strategy</td>
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<tr>
<td>MSc in Entrepreneurship and Innovation Management; Former administrator at C4Diab – UoN; Current: Incubation Manager at TechBridge, Mombasa, Kenya.</td>
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<tr>
<td><strong>Dr. Amollo Ambole</strong></td>
<td>Project lead: Implementation</td>
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<tr>
<td>PhD in Development and Management Studies; Researcher at University of Nairobi (UoN), Kenya</td>
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<tr>
<td><strong>Prof. Madara Ogot</strong></td>
<td>Facilitator</td>
</tr>
<tr>
<td>PhD in Strategic Management &amp; Mechanical Engineering; Director of Research and Extension at UoN.</td>
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<tr>
<td><strong>Julia Kamuiru</strong></td>
<td>Rapporteur</td>
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<tr>
<td>Training Lead at Living Lab Freelance Product Designer; Part-time Lecturer University of Nairobi</td>
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<tr>
<td><strong>Nelson Cheruiyot</strong></td>
<td>Design Lead and Photographer</td>
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<td>BA in Design</td>
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<td>MA student at UoN</td>
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<tr>
<td><strong>Enos Weswa</strong></td>
<td>Design Consultant</td>
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<tr>
<td>Design Consultant at World Bank Group, Advisory Board Member at Living Lab, Product Design Part-time Lecturer at University of Nairobi.</td>
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<tr>
<td><strong>Baraka Mwau</strong></td>
<td>Urban Planning Consultant</td>
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<td>Advisory Board Member at Living Lab</td>
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“We believe collaboration is the key to radical innovation.”
The Learning Journey was a means for Co-creation, but was also in itself, a Co-creation!

Meet some of its co-creators:

**Maryanne Akoth**, based in Mombasa/Kenya, mentors young tech entrepreneurs. Her energies are focused on being a part of "putting the blocks in place" for that foreseeable "domino effect" of building businesses to capture the market and employ the skills of millions of energetic African youth.  
✉️ maryanne@livinglab.co.ke

**Amollo Ambole**, from Nairobi/Kenya is a passionate design researcher at the University of Nairobi. She is currently conducting collaborative research with communities in the quest for innovative, home-grown solutions. She is convinced that if we look hard enough, "we usually find out that the answers we seek are in our hearts".  
✉️ amollo@livinglab.co.ke

**Karin Krobath**, home in Vienna/Austria, management consultant with a passion for brand positioning, innovation culture and empowerment. Her motto: "Europe’s mindset about Africa is more than outdated. If we consider collaboration as a future success factor, we really have to invent new encounters like this Learning Journey."  
✉️ karin.krobath@identitaeter.at

**Hans Stoisser**, based in Vienna/Austria, entrepreneur, management consultant and author of “The Black Tiger – what we can learn from Africa”. His long-time experience in African countries has convinced him: "Europe’s future lies in Africa. But very different from what Europe thinks.”  
✉️ hans.stoisser@ecotec.at